

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1984, Compared with Report of (111) State Banks and (3) Trust Companies, June 30, 1983

Figures In Thousands

RESOURCES	June 30, 1984	June 30, 1983	Decrease-Increase+
Cash and Banks	\$ 238,588	\$ 230,534	\$ 8,054+
U.S. Treas. Securities.....	468,631	405,713	62,918+
U.S. Agency Securities.....	181,667	206,893	25,226-
State and Mun. Securities	289,147	306,041	16,894-
Other Securities	14,392	5,110	9,282+
Funds Sold	92,445	79,019	13,426+
Loans & Discounts.....	1,818,209*	1,625,650*	192,559+
Lease Financing	909	1,559	650-
Premises, F & F	59,919	56,022	3,897+
Other Real Estate	16,728	11,610	5,118+
Other Assets.....	89,302	76,308	12,994+
	\$ 3,269,937	\$ 3,004,459	\$ 265,478+
LIABILITIES			
Demand Deposits I.P.C.....	\$ 410,592	\$ 407,592	\$ 3,000+
Time & Savings I.P.C.	2,168,833	1,980,890	187,943+
U.S. Government Deposits	4,397	3,334	1,063+
Other Public Deposits	247,755	212,397	35,358+
All Other Deposits	6,030	3,042	2,988+
Off. & Cert. Checks	20,607	21,570	963-
Total Deposits	\$ 2,858,214	\$ 2,628,825	\$ 229,389+
Funds Purchased	51,419	49,433	1,986+
Other Borrowed Funds	15,889	16,450	561-
Mortgages & Leases	4,877	3,480	1,397+
Other Liabilities	49,205	39,770	9,435+
Sub. Notes & Debentures	4,523	4,616	93-
Common Stock	74,327	71,168	3,159+
Surplus	114,462	105,960	8,502+
Undivided Prof. & Cap. Res.....	97,021	84,757	12,264+
	\$ 3,269,937	\$ 3,004,459	\$ 265,478+
*After deduction of			\$ 1,205+
Loan Reserves	\$ 16,268	\$ 15,063	\$ 1,205+

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1984, Compared With Report of (55) National Banks in Montana, June 30, 1983**

Figures In Thousands

RESOURCES	June 30, 1984	June 30, 1983	Decrease-Increase+
Cash and Banks	\$ 380,144	\$ 359,010	\$ 21,134+
Securities	764,292	740,531	23,761+
Funds Sold	282,869	100,117	182,752+
Loans, Discounts & Leases	2,076,811*	1,989,518*	87,293+
Premises, F & F	64,206	65,388	1,182-
Other Real Estate	16,721	15,307	1,414+
Other Assets.....	87,348	73,173	14,175+
	\$ 3,672,391	\$ 3,343,044	\$ 329,347+
LIABILITIES			
Total Deposits	\$ 2,952,145	\$ 2,787,882	\$ 164,263+
Funds Purchased	374,807	213,775	161,032+
Other Borrowed Funds	29,140	32,980	3,840-
Mortgages & Leases	6,814	7,951	1,137-
Other Liabilities	47,385	45,563	1,822+
Sub. Notes & Debentures	16,524	17,077	553-
Common Stock	74,429	74,515	86-
Surplus	80,417	79,241	1,176+
Undivided Prof. & Cap. Res.....	90,730	84,060	6,670+
	\$ 3,672,391	\$ 3,343,044	\$ 329,347+
*After deduction of			\$ 3,114+
Loan Reserves	\$ 22,408	\$ 19,294	\$ 3,114+
Grand Total — All Banks of Montana.....	\$ 6,942,328	\$ 6,347,503	\$ 594,825+

**Data relating to National Banks obtained from Montana National Banks.

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1984	June 30, 1983	NATIONAL BANKS	June 30, 1984	June 30, 1983
Loans as Percentage of Total Assets	55.82%	54.34%	Loans and Leases as Percentage of Total Assets	56.82%	59.74%
Loans as Percentage of Total Deposits	64.18%	62.41%	Loans and Leases as Percentage of Total Deposits.....	71.11%	72.06%
Capital and Reserve a/c's as Percentage of Total Assets	9.33%	9.32%	Capital and Reserve a/c's as Percentage of Total Assets	7.70%	8.15%
Capital and Reserve a/c's as Percentage of Total Deposits.....	10.73%	10.71%	Capital and Reserve a/c's as Percentage of Total Deposits.....	9.64%	9.83%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	24.74%	24.20%			
Time Deposits as Percentage of Total Deposits I.P.C.....	84.08%	82.94%			
Demand Deposits as Percentage of Total Deposits I.P.C.....	15.92%	17.06%			

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank-West Billings
	First Citizens Bank
	Montana Bank of Billings (1)
	First Interstate Bank of
	Billings Heights
	First Interstate Bank of West Billings
	Western Bank
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridge	Bank of Bridge
Broodrus	Powder River County Bank (1)
Butte	1st Citizens Bank (1)
	First Bank Butte (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Edinburg	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)

Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Have	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Llby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
	Flint Creek Valley Bank (1)
Phillpsburg	Security State Bank
Plentywood	First Citizens Bank (1)
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)*
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valter	Valter Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

	First Interstate Bank
	Little Horn State Bank
	Security State Bank
	Citizens Bank of Montana
	First Security Bank (1)
	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
	Garfield County Bank
	First Security Bank
	Valley Bank of Kalispell
	First Security Bank (1)
	The Yellowstone Bank (1)
	Midstate Bank of Montana
	Norwest Bank Lewistown
	United Bank
	First Bank of Lincoln
	First Security Bank (1)
	Montana Bank of Livingston (1)
	Bitterroot Valley Bank
	First Security Bank (1)
	First State Bank (1)
	Manhattan State Bank
	First Interstate Bank
	First Security Bank & Trust Co.
	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
	Flint Creek Valley Bank (1)
	Security State Bank
	First Citizens Bank (1)
	Security State Bank (1)
	Traders State Bank
	Ronan State Bank (1)
	Valley Bank of Ronan (1)*
	First Security Bank
	Farmers Merchants Bank of Montana
	Lake County Bank (1)
	Citizens State Bank
	First State Bank
	Toole County State Bank
	Bank of Sheridan
	1st United Bank (1)
	Basin State Bank
	First State Bank
	Montana Bank of Mineral County
	State Bank of Terry (1)
	First State Bank of Montana
	Security Bank of Three Forks
	State Bank of Townsend (1)
	Valter Bank of Montana
	Farmers State Bank (1)
	First Security Bank
	Mountain Bank
	Whitehall State Bank
	Farmers State Bank (1)

(1) Members Federal Reserve Bank
 *Opened 2-21-84

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	Norwest Bank Billings, N.A.
	First Interstate Bank of Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Have	First Bank Have
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysnam	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Llby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, December 31, 1984, Compared with Report of (112) State Banks and (3) Trust Companies, December 31, 1983

Figures In Thousands

RESOURCES	Dec. 31, 1984	Dec. 31, 1983	Decrease-Increase+
Cash and Banks	\$ 260,455	\$ 271,908	\$ 11,453-
U.S. Treas. Securities	440,252	511,756	71,504-
U.S. Agency Securities	182,635	171,313	11,322+
State and Mun. Securities	275,102	313,882	38,780-
Other Securities	12,330	5,708	6,622+
Funds Sold	210,155	126,631	83,524+
Loans & Discounts	1,835,360*	1,661,170*	174,190+
Lease Financing	1,088	2,231	1,143-
Premises, F & F	59,446	57,702	1,744+
Other Real Estate	18,552	12,616	5,936+
Other Assets	90,621	83,514	7,107+
	\$ 3,385,996	\$ 3,218,431	\$ 167,565+
LIABILITIES			
Demand Deposits I.P.C.	\$ 444,314	\$ 444,345	\$ 31-
Time & Savings I.P.C.	2,243,430	2,102,522	140,908+
U.S. Government Deposits	7,257	4,984	2,273+
Other Public Deposits	251,718	236,676	15,042+
All Other Deposits	6,882	4,212	2,670+
Off. & Cert. Checks	24,237	27,198	2,961-
Total Deposits	\$ 2,977,838	\$ 2,819,937	\$ 157,901+
Funds Purchased	42,750	61,172	18,422-
Other Borrowed Funds	13,998	9,975	4,023+
Mortgages & Leases	5,369	3,163	2,206+
Other Liabilities	53,550	49,057	4,493+
Sub. Notes & Debentures	4,254	4,599	345-
Common Stock	74,773	71,568	3,205+
Surplus	118,496	112,595	5,901+
Undivided Prof. & Cap. Res.	94,968	86,365	8,603+
	\$ 3,385,996	\$ 3,218,431	\$ 167,565+
*After deduction of			
Loan Reserves	\$ 19,240	\$ 15,018	\$ 4,222+

Aggregate Resources and Liabilities of (54) National Banks in Montana, December 31, 1984, Compared With Report of (54) National Banks in Montana, December 31, 1983**

Figures In Thousands

RESOURCES	Dec. 31, 1984	Dec. 31, 1983	Decrease-Increase+
Cash and Banks	\$ 362,373	\$ 428,806	\$ 66,433-
Securities	697,607	850,918	153,311-
Funds Sold	474,925	154,895	320,030+
Loans, Discounts & Leases	2,062,496*	2,078,422*	15,926-
Premises, F & F	53,228	64,814	11,586-
Other Real Estate	21,186	13,143	8,043+
Other Assets	83,357	74,109	9,248+
	\$ 3,755,172	\$ 3,665,107	\$ 90,065+
LIABILITIES			
Total Deposits	\$ 3,117,837	\$ 2,892,924	\$ 224,913+
Funds Purchased	276,015	413,653	137,638-
Other Borrowed Funds	15,487	44,621	29,134-
Mortgages & Leases	8,190	7,863	327+
Other Liabilities	72,638	51,121	21,517+
Sub. Notes & Debentures	15,463	16,566	1,103-
Common Stock	74,729	73,929	800+
Surplus	80,417	78,967	1,450+
Undivided Prof. & Cap. Res.	94,396	85,463	8,933+
	\$ 3,755,172	\$ 3,665,107	\$ 90,065+
*After deduction of			
Loan Reserves	\$ 25,456	\$ 20,545	\$ 4,911+
Grand Total — All Banks of Montana	\$ 7,141,168	\$ 6,883,538	\$ 257,630+
**Data relating to National Banks obtained from Montana National Banks			

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1984	Dec. 31, 1983	NATIONAL BANKS	Dec. 31, 1984	Dec. 31, 1983
Loans as Percentage of Total Assets	54.46%	51.84%	Loans and Leases as Percentage of Total Assets	55.23%	56.95%
Loans as Percentage of Total Deposits	62.28%	59.44%	Loans and Leases as Percentage of Total Deposits	66.97%	72.56%
Capital and Reserve a/c's as Percentage of Total Assets	9.15%	8.97%	Capital and Reserve a/c's as Percentage of Total Assets	7.68%	7.47%
Capital and Reserve a/c's as Percentage of Total Deposits	10.47%	10.29%	Capital and Reserve a/c's as Percentage of Total Deposits	9.32%	9.52%
Cash, Due from Banks and U.S. Gov't. Bonds as Percentage of Total Deposits	23.53%	27.79%			
Time Deposits as Percentage of Total Deposits I.P.C.	83.47%	82.55%			
Demand Deposits as Percentage of Total Deposits I.P.C.	16.53%	17.45%			

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee Yellowstone Bank (1)
 Anaconda First Security Bank
 Ashland Cheyenne Western Bank (1)
 Baker The Bank of Baker
 Belgrade Valley Bank of Belgrade
 Belt Belt Valley Bank (1)
 Big Fork Flathead Bank
 Big Sandy Northern Bank of Montana
 Big Timber Citizens Bank & Trust Co. (1)
 First Security Bank
 Billings American Bank
 First Bank-West Billings
 First Citizens Bank
 Montana Bank of Billings (1)
 First Interstate Bank of

Billings Heights
First Interstate Bank of West Billings
Western Bank
BoulderFirst Boulder Valley Bank
BozemanFirst Citizens Bank of Bozeman (1)
First Security Bank

Western Bank	
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank

Pondera Bank of Montana
Culbertson Culbertson State Bank (1)
Cut Bank First Interstate Bank of Glacier Co.
Deer Lodge Deer Lodge Bank & Trust Co.
 First Security Bank
Denton Farmers State Bank (1)
Dillon State Bank & Trust Co.
Dutton Dutton State Bank
Ennis First Madison Valley Bank
Fairview Fairview Bank

Forsyth First Bank Forsyth
Montana Bank of Forsyth (1)
Fort Benton First Bank Fort Benton
Froid First State Bank (1)
Glasgow Treasure State Bank
Glendive First Fidelity Bank
First Security Bank (1)
Great Falls Central Bank of Montana
Eastside Bank of Montana
First Interstate Bank of Great Falls

The Village Bank
 Trust Corporation of M
 Hamilton Citizens State Bank
 Ravalli County Bank (1
 Hardin First Interstate Bank
 Little Horn State Bank

Harem.....Security State Bank
 Havre.....Citizens Bank of Montana
 First Security Bank (1)
 Helena.....Bank of Montana
 First Security Bank (1)
 First Trust Co. of Montana
 Norwest Bank Helena (1)
 Norwest Capital Management &
 Trust Co., Montana

The Valley Bank

Jordan Garfield County Bank
Kallispell First Security Bank
Valley Bank of Kallispell
Laurel First Security Bank (1)
The Yellowstone Bank (1)
Lewistown Midstate Bank of Montana
Norwest Bank Lewistown
Libby United Bank

LincolnFirst Bank of Lincoln
LivingstonFirst Security Bank (1)
Montana Bank of Livingston (1)
LoloBitterroot Valley Bank
MaltaFirst Security Bank (1)
First State Bank (1)
ManhattanManhattan State Bank
Miles CityFirst Interstate Bank
First Security Bank & Trust Co.

Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1985, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1984

Figures In Thousands

RESOURCES	June 30, 1985	June 30, 1984	Increase- Decrease-
Cash and Banks	\$ 230,933.	\$ 238,588	\$ 7,655-
Securities	858,398	953,837	95,439-
Funds Sold	151,194	92,445	58,749+
Loans, Discounts & Leases	1,845,052*	1,819,118*	25,934+
Premises, F & F	59,264	59,919	655-
Other Real Estate	21,774	16,728	5,046+
Other Assets	92,991	89,302	3,689+
	\$ 3,259,606	\$ 3,269,937	\$ 10,331-
LIABILITIES			
Total Deposits	\$ 2,846,593	\$ 2,858,214	\$ 11,621-
Funds Purchased	52,714	51,419	1,295+
Other Borrowed Funds	8,204	15,889	7,685-
Mortgages & Leases	7,497	4,877	2,620+
Other Liabilities	51,974	49,205	2,769+
Sub. Notes & Debentures	5,204	4,523	681+
Common Stock	72,698	74,327	1,629-
Surplus	116,656	114,462	2,194+
Undivided Prof. & Cap. Res.	98,066	97,021	1,045+
	\$ 3,259,606	\$ 3,269,937	\$ 10,331-
*After deduction of Loan Reserves	\$ 20,169	\$ 16,268	\$ 3,901+

Aggregate Resources and Liabilities of (55) National Banks in Montana, June 30, 1985, Compared with Report of (54) National Banks in Montana, June 30, 1984**

Figures In Thousands

RESOURCES	June 30, 1985	June 30, 1984	Increase- Decrease-
Cash and Banks	\$ 298,692	\$ 380,144	\$ 81,452-
Securities	613,689	764,292	150,603-
Funds Sold	688,932	282,869	406,063+
Loans, Discounts & Leases	2,133,427*	2,076,811*	56,616+
Premises, F & F	55,166	64,206	9,040-
Other Real Estate	24,659	16,721	7,938+
Other Assets	93,897	87,348	6,549+
	\$ 3,908,462	\$ 3,672,391	\$ 236,071+
LIABILITIES			
Total Deposits	\$ 3,111,791	\$ 2,952,145	\$ 159,646+
Funds Purchased	418,757	374,807	43,950+
Other Borrowed Funds	7,200	29,140	21,940-
Mortgages & Leases	8,697	6,814	1,883+
Other Liabilities	84,634	47,385	37,249+
Sub. Notes & Debentures	16,822	16,524	298+
Preferred Stock	2,000	74,429	2,000+
Common Stock	78,129	80,417	3,700+
Surplus	84,417	80,417	4,000+
Undivided Prof. & Cap. Res.	96,015	90,730	5,285+
	\$ 3,908,462	\$ 3,672,391	\$ 236,071+
*After deduction of Loan Reserves	\$ 35,067	\$ 22,408	\$ 12,659+
Grand Total — All Banks of Montana	\$ 7,168,068	\$ 6,942,328	\$ 225,740+

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1985	June 30, 1984
Loans and Leases as Percentage of Total Assets	56.87%	55.85%
Loans and Leases as Percentage of Total Deposits	65.52%	64.21%
Capital and Reserve a/c's as Percentage of Total Assets	9.54%	9.33%
Capital and Reserve a/c's as Percentage of Total Deposits	10.99%	10.73%

NATIONAL BANKS	June 30, 1985	June 30, 1984
Loans and Leases as Percentage of Total Assets	54.99%	56.82%
Loans and Leases as Percentage of Total Deposits	69.69%	71.11%
Capital and Reserve a/c's as Percentage of Total Assets	7.92%	7.70%
Capital and Reserve a/c's as Percentage of Total Deposits	10.04%	9.64%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Bellevue	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Bank West Billings
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank* (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Brigder	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
	First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Emms	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Glendive	Treasure State Bank
	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
Hamilton	Trust Corporation of Montana
	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank

Harlem	Security State Bank
Have	Citizens Bank of Montana
	First Security Bank (1)
Helena	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Bank Helena (1)
	Norwest Capital Management & Trust Co. Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
	Norwest Bank Lewistown
Llby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Seeley	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	Montana Bank of Mineral County
Superior	First State Bank
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valter	Valter Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened 11-4-85

MONTANA NATIONAL BANKS

Absaroke	United Bank of Absaroke, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A.
	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Eklatka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Have	First Bank Have
Helena	First Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First Bank Lewistown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul Sprgs.	First National Bank
Wilbax	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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December 31, 1985
National Banks
Trust Companies
and
State Banks

MONTANA

ABSTRACT OF REPORTS
OF CONDITION OF
No. 233

3 0864 1004 1622 4

PLEASE RETURN

Aggregate Resources and Liabilities of (114) State Banks and (3) Trust Companies, December 31, 1985, Compared with Report of (113) State Banks and (3) Trust Companies, December 31, 1984

Figures In Thousands

RESOURCES	Dec. 31, 1985	Dec. 31, 1984	Decrease-Increase+
Cash and Banks	\$ 261,143.	\$ 260,455	\$ 688+
Securities	858,786	910,319	51,533-
Funds Sold	282,029	210,155	71,874+
Loans, Discounts & Leases	1,772,879*	1,836,448*	63,569-
Premises, F & F	58,059	59,446	1,387-
Other Real Estate	25,643	18,552	7,091+
Other Assets.....	91,860	90,621	1,239+
	\$ 3,350,399	\$ 3,385,996	\$ 35,597-
LIABILITIES			
Total Deposits	\$ 2,955,754	\$ 2,977,838	\$ 22,084-
Funds Purchased	46,573	42,750	3,823+
Other Borrowed Funds.....	8,577	13,998	5,421-
Mortgages & Leases.....	8,229	5,369	2,860+
Other Liabilities	44,911	53,550	8,639-
Total Liabilities	\$ 3,064,044	\$ 3,093,505	\$ 29,461-
Sub. Notes & Debentures	4,313	4,254	59+
Common Stock	73,591	74,773	1,182-
Surplus	121,205	118,496	2,709+
Undivided Prof. & Cap. Res.....	87,246	94,968	7,722-
	\$ 3,350,399	\$ 3,385,996	\$ 35,597-
*After deduction of			
Loan Reserves	\$ 23,924	\$ 19,240	\$ 4,684+

Aggregate Resources and Liabilities of (55) National Banks in Montana, December 31, 1985, Compared With Report of (54) National Banks in Montana, December 31, 1984**

Figures In Thousands

RESOURCES	Dec. 31, 1985	Dec. 31, 1984	Decrease-Increase+
Cash and Banks	\$ 347,944	\$ 362,373	\$ 14,429-
Securities	598,480	697,607	99,127-
Funds Sold	597,293	474,925	122,368+
Loans, Discounts & Leases	2,101,378*	2,062,496*	38,882+
Premises, F & F	56,083	53,228	2,855+
Other Real Estate	24,923	21,186	3,737+
Other Assets.....	113,105	83,357	29,748+
	\$ 3,839,206	\$ 3,755,172	\$ 84,034+
LIABILITIES			
Total Deposits	\$ 3,183,597	\$ 3,117,837	\$ 65,760+
Funds Purchased	295,927	276,015	19,912+
Other Borrowed Funds.....	14,545	15,487	942-
Mortgages & Leases.....	10,738	8,190	2,548+
Other Liabilities	66,726	72,638	5,912-
Total Liabilities	\$ 3,571,533	\$ 3,490,167	\$ 81,366+
Sub. Notes & Debentures	16,645	15,463	1,182+
Preferred Stock	2,000		2,000+
Common Stock	78,569	74,729	3,840+
Surplus	85,357	80,417	4,940+
Undivided Prof. & Cap. Res.....	85,102	94,396	9,294-
	\$ 3,839,206	\$ 3,755,172	\$ 84,034+
*After deduction of			
Loan Reserves	\$ 34,398	\$ 25,456	\$ 8,942+
Grand Total — All Banks in Montana.....	\$ 7,189,605	\$ 7,141,168	\$ 48,437+

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS

	Dec. 31, 1985	Dec. 31, 1984
Loans and Leases as Percentage of Total Assets	53.25%	54.50%
Loans and Leases as Percentage of Total Deposits.....	60.79%	62.32%
Capital and Reserve a/c's as Percentage of Total Assets	9.20%	9.15%
Capital and Reserve a/c's as Percentage of Total Deposits	10.50%	10.47%

NATIONAL BANKS

	Dec. 31, 1985	Dec. 31, 1984
Loans and Leases as Percentage of Total Assets	55.14%	55.23%
Loans and Leases as Percentage of Total Deposits	67.09%	66.97%
Capital and Reserve a/c's as Percentage of Total Assets	7.80%	7.68%
Capital and Reserve a/c's as Percentage of Total Deposits	9.49%	9.32%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	American Bank
	First Bank-West Billings
	First Citizens Bank
	First Interstate Bank of
	Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
Boulder	Yellowstone Bank*(1)
Bozeman	First Boulder Valley Bank
	First Citizens Bank of Bozeman (1)
	First Security Bank
	Western Bank
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana
Chinook	Blaire Bank of Montana
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	Deer Lodge Bank & Trust Co.
Denton	First Security Bank
Dillon	Farmers State Bank (1)
Dutton	State Bank & Trust Co.
Ennis	Dutton State Bank
Fairview	First Madison Valley Bank
Forsyth	Fairview Bank
	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
	Trust Corporation of Montana
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank

Have

Citizens Bank of Montana

First Security Bank (1)

Helena

Bank of Montana

First Security Bank (1)

First Trust Co. of Montana

Norwest Bank Helena (1)

Norwest Capital Management &

Trust Co. Montana

The Valley Bank

Jordan

Garfield County Bank

Kalispell

Valley Bank of Kalispell

Laurel

First Security Bank (1)

Lewisstown

Midstate Bank of Montana

Libby

United Bank

Lincoln

First Bank of Lincoln

Livingston

First Security Bank (1)

Lolo

Montana Bank of Livingston (1)

Malta

Bitterroot Valley Bank

Manhattan

First Security Bank (1)

Miles City

First State Bank (1)

Missoula

First Security Bank & Trust Co.

Phillipsburg

First Security Bank (1)

Pienrywood

Security State Bank

Polson

First Citizens Bank (1)

Poplar

Security State Bank (1)

Ronan

Traders State Bank

Roundup

Roman State Bank (1)

Rudyard

Valley Bank of Ronan (1)

St. Ignatius

Farmers Merchants Bank of Montana

Scobey

Lake County Bank (1)

Seeley Lake

Citizens State Bank

Shelby

First Valley Bank (1)

Sheridan

First State Bank

Sidney

Bank of Sheridan

Stanford

1st United Bank (1)

Stevensville

Basin State Bank

Superior

First State Bank

Terry

Montana Bank of Mineral County

Thompson Falls

State Bank of Terry (1)

Three Forks

First State Bank of Montana

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
Bozeman	Norwest Bank Billings, N.A.
	First Bank Bozeman
Butte	Montana Bank of Bozeman, N.A.
	First Bank Butte, N.A.
Chinook	Miner's Bank of Montana, N.A.
Circle	Montana Bank of Butte, N.A.
Columbia Falls	Western Bank of Chinook, N.A.
	Montana Bank of Circle, N.A.
Cut Bank	First Citizens Bank, N.A.*
Dillon	Glacier National Bank
Ekalaka	First National Bank
Eureka	Norwest Bank Dillon, N.A.
Fairfield	First National Bank
Fromberg	First National Bank
Geraldine	Clarks Fork National Bank
Glasgow	First National Bank
Glendive	First National Bank
	First Security Bank of Montana, N.A.
Great Falls	First Bank, N.A.
	First Bank West, N.A.
Harlowton	Norwest Bank Great Falls, N.A.
Have	Continental National Bank
Helena	First Bank Have
Hinsdale	First Bank Helena, N.A.
Hysnam	First National Bank
Kalispell	First National Bank
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewisstown	First Bank Lewisstown
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First National Park Bank
Missoula	First Bank Miles City
	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First National Montana Bank
	of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
Richey	United States National Bank
Roundup	Richey National Bank
Sidney	Montana Bank of Roundup, N.A.
	The Richland National Bank & Trust
	First National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs. ..	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

*Bank of Columbia Falls closed 5-30-86.

First Citizens Bank, N.A. opened 6-2-86.

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No. 234

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

National Banks

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PLEASE RETURN

Aggregate Resources and Liabilities of (113) State Banks and (3) Trust Companies, June 30, 1986, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1985

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease-Increase+
Cash and Banks	\$ 239,069,	\$ 230,933	\$ 8,136+
Securities	841,128	858,398	17,270-
Funds Sold	218,905	151,194	67,711+
Loans, Discounts & Leases	1,783,574*	1,845,052*	61,478-
Premises, F&F	54,679	59,264	4,585-
Other Real Estate	24,165	21,774	2,391+
Other Assets	81,522	92,991	11,469-
	\$ 3,243,042	\$ 3,259,606	\$ 16,564-
LIABILITIES			
Total Deposits	\$ 2,842,916	\$ 2,846,593	\$ 3,677-
Funds Purchased	49,602	52,714	3,112-
Other Borrowed Funds	10,659	8,204	2,455+
Mortgages & Leases	5,541	7,497	1,956-
Other Liabilities	40,028	51,974	11,946-
Total Liabilities	\$ 2,948,746	\$ 2,966,982	\$ 18,236-
Sub. Notes & Debentures	4,835	5,204	369-
Common Stock	73,806	72,698	1,108+
Surplus	120,064	116,656	3,408+
Undivided Prof. & Cap. Res.	95,591	98,066	2,475-
	\$ 3,243,042	\$ 3,259,606	\$ 16,564-
*After deduction of Loan Reserves	\$ 25,693	\$ 20,169	\$ 5,524+

STATE BANKS

	June 30, 1986	June 30, 1985
Loans and Leases as Percentage of Total Assets	55.35%	56.87%
Loans and Leases as Percentage of Total Deposits	63.64%	65.52%
Capital and Reserve a/c's as Percentage of Total Assets	9.79%	9.54%
Capital and Reserve a/c's as Percentage of Total Deposits	11.26%	10.99%

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

NATIONAL BANKS

	June 30, 1986	June 30, 1985
Loans and Leases as Percentage of Total Assets	51.52%	54.99%
Loans and Leases as Percentage of Total Deposits	69.64%	69.69%
Capital and Reserve a/c's as Percentage of Total Assets	7.51%	7.92%
Capital and Reserve a/c's as Percentage of Total Deposits	10.15%	10.04%

Aggregate Resources and Liabilities of (56) National Banks in Montana, June 30, 1986, Compared With Report of (55) National Banks in Montana, June 30, 1985**

Figures In Thousands

RESOURCES	June 30, 1986	June 30, 1985	Decrease-Increase+
Cash and Banks	\$ 277,664	\$ 298,692	\$ 21,028-
Securities	585,673	613,689	28,016-
Funds Sold	970,610	688,932	281,678+
Loans, Discounts & Leases	2,096,621*	2,133,427*	36,806-
Premises, F&F	57,219	55,166	2,053+
Other Real Estate	24,625	24,659	34-
Other Assets	103,958	93,897	10,061+
	\$ 4,116,370	\$ 3,908,462	\$ 207,908+
LIABILITIES			
Total Deposits	\$ 3,082,479	\$ 3,111,791	\$ 29,312-
Funds Purchased	658,845	418,757	240,088+
Other Borrowed Funds	25,772	7,200	18,572+
Mortgages & Leases	11,185	8,697	2,488+
Other Liabilities	75,227	84,634	9,407-
Total Liabilities	\$ 3,853,508	\$ 3,631,079	\$ 222,429+
Sub. Notes & Debentures	14,980	16,822	1,842-
Preferred Stock	5,900	2,000	3,900+
Common Stock	79,210	78,129	1,081+
Surplus	84,036	84,417	381-
Undivided Prof. & Cap. Res.	78,736	96,015	17,279-
	\$ 4,116,370	\$ 3,908,462	\$ 207,908+
*After deduction of Loan Reserves	\$ 49,901	\$ 35,067	\$ 14,834+
Grand Total — All Banks in Montana	\$ 7,359,412	\$ 7,168,068	\$ 191,344+
**Data relating to National Banks obtained from Montana National Banks			

Helena	Bank of Montana First Security Bank (1) First Trust Co. of Montana Norwest Capital Management & Trust Co. Montana The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank Valley Bank of Kalispell
Laurel	First Security Bank (1) The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Libby	United Bank
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1) Montana Bank of Livingston (1)
Lolo	Bitlerroot Valley Bank
Malta	First Security Bank (1)
Manhattan	First State Bank (1) Manhattan State Bank
Miles City	First Interstate Bank First Security Bank & Trust Co.
Missoula	First Security Bank (1) Missoula Bank of Montana Montana Bank of South Missoula
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1) Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1) Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank Toole County State Bank
Shenando	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Montana
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valier Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

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ABSTRACT OF REPORTS
OF CONDITION OF
MONTANA

OF CONDITION OF

MONTANA

State Banks

State Banks
and

State Banks
and
Trust Companies

and
Trust Companies
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Darlier	Examiner	
Albert	Examiner	

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Darlier	Examiner
a Albert	Examiner
Caruso	Examiner
Redman	Examiner

Darlier Examiner
 La Albert Examiner
 Caruso Examiner
 Redman Examiner
 Reilly Examiner
 Darlier Examiner

Caruso Examiner
Redman Examiner
Reilly Examiner
Darfler Examiner
Beck Examiner
Zinc Examiner

Redman Examiner
Reilly Examiner
Darfler Examiner
Leck Examiner
Zins Examiner
Simkins Examiner

Daniel Examiner
Deek Examiner
Zins Examiner
Simkins Examiner
Gullier Examiner
Smith Examiner
Straton Examiner

Simkins..... Examiner
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Aggregate Resources and Liabilities of (111) State Banks and (3) Trust Companies, December 31, 1986, Compared with Report of (114) State Banks and (3) Trust Companies, December 31, 1985

Figures in Thousands

	Dec. 31, 1986	Dec. 31, 1985	Decrease-Increase+
RESOURCES			
Cash and Banks	\$ 261,823	\$ 261,143	\$ 680+
Securities	871,506	858,786	12,720+
Funds Sold	274,365	282,029	7,664-
Loans, Discounts & Leases	1,585,060*	1,772,879*	187,819-
Premises, F&F	50,379	58,059	7,680-
Other Real Estate	24,203	25,643	1,440-
Other Assets	72,441	91,860	19,419-
	\$ 3,139,777	\$ 3,350,399	\$ 210,622-
LIABILITIES			
Total Deposits	\$ 2,792,135	\$ 2,955,754	\$ 163,619-
Funds Purchased	36,352	46,573	10,221-
Other Borrowed Funds	4,519	8,577	4,058-
Mortgages & Leases	3,895	8,229	4,334-
Other Liabilities	34,614	44,911	10,297-
Total Liabilities	\$ 2,871,515	\$ 3,064,044	\$ 192,529-
Sub. Notes & Debentures	1,312	4,313	3,001-
Common Stock	70,592	73,591	2,999-
Surplus	117,818	121,205	3,387-
Undivided Prof. & Cap. Res.	78,540	87,246	8,706-
	\$ 3,139,777	\$ 3,350,399	\$ 210,622-
*After deduction of			
Loan Reserves	\$ 26,194	\$ 23,924	\$ 2,270+

Aggregate Resources and Liabilities of (58) National Banks in Montana, December 31, 1986, Compared With Report of (55) National Banks in Montana, December 31, 1985**

Figures in Thousands

	Dec. 31, 1986	Dec. 31, 1985	Decrease-Increase+
RESOURCES			
Cash and Banks	\$ 336,336	\$ 347,944	\$ 11,608-
Securities	751,138	598,480	152,658+
Funds Sold	922,231	597,293	324,938+
Loans, Discounts & Leases	1,922,736*	2,101,378*	178,642-
Premises, F&F	61,876	56,083	5,793+
Other Real Estate	24,654	24,923	269-
Other Assets	95,710	113,105	17,395-
	\$ 4,114,681	\$ 3,839,206	\$ 275,475+
LIABILITIES			
Total Deposits	\$ 3,333,163	\$ 3,183,597	\$ 149,566+
Funds Purchased	423,515	295,927	127,588+
Other Borrowed Funds	33,763	14,545	19,218+
Mortgages & Leases	9,083	10,738	1,655-
Other Liabilities	56,457	66,726	10,269-
Total Liabilities	\$ 3,855,981	\$ 3,571,533	\$ 284,448+
Sub. Notes & Debentures	10,403	16,645	6,242-
Preferred Stock	5,500	2,000	3,500+
Common Stock	83,438	78,569	4,869+
Surplus	94,393	85,357	9,036+
Undivided Prof. & Cap. Res.	64,966	85,102	20,136-
	\$ 4,114,681	\$ 3,839,206	\$ 275,475+
*After deduction of			
Loan Reserves	\$ 55,773	\$ 34,398	\$ 21,375+
Grand Total — All Banks			
in Montana	\$ 7,254,458	\$ 7,189,605	\$ 64,853+
**Data relating to National Banks obtained from Montana National Banks			

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1986	Dec. 31, 1985
Loans and Leases as Percentage of Total Assets	50.89%	53.25%
Loans and Leases as Percentage of Total Deposits	57.71%	60.79%
Capital and Reserve a/c's as Percentage of Total Assets	9.30%	9.20%
Capital and Reserve a/c's as Percentage of Total Deposits	10.55%	10.50%

NATIONAL BANKS	Dec. 31, 1986	Dec. 31, 1985
Loans and Leases as Percentage of Total Assets	47.44%	55.14%
Loans and Leases as Percentage of Total Deposits	59.36%	67.09%
Capital and Reserve a/c's as Percentage of Total Assets	7.54%	7.80%
Capital and Reserve a/c's as Percentage of Total Deposits	9.43%	9.49%

Aggregate Resources and Liabilities of (109) State Banks and (3) Trust Companies, June 30, 1987, Compared with Report of (113) State Banks and (3) Trust Companies, June 30, 1986

Figures In Thousands

	June 30, 1987	June 30, 1986	Decrease-Increase+
RESOURCES			
Cash and Banks	\$ 235,726	\$ 239,069	\$ 3,343-
Securities	892,969	841,128	51,841+
Funds Sold	153,866	218,905	65,039-
Loans, Discounts & Leases	1,620,233*	1,783,574*	163,341-
Premises, F&F	49,282	54,679	5,397-
Other Real Estate	24,343	24,165	178+
Other Assets	69,624	81,522	11,898-
	\$ 3,046,043	\$ 3,243,042	\$ 196,999-
LIABILITIES			
Total Deposits	\$ 2,687,009	\$ 2,842,916	\$ 155,907-
Funds Purchased	32,457	49,602	17,145-
Other Borrowed Funds	19,849	10,659	9,190+
Mortgages & Leases	3,110	5,541	2,431-
Other Liabilities	30,250	40,028	9,778-
Total Liabilities	\$ 2,772,675	\$ 2,948,746	\$ 176,071-
Sub. Notes & Debentures	1,228	4,835	3,607-
Common Stock	69,815	73,806	3,991-
Surplus	118,188	120,064	1,876-
Undivided Prof. & Cap. Res.	84,137	95,591	11,454-
	\$ 3,046,043	\$ 3,243,042	\$ 196,999-
*After deduction of			
Loan Reserves	\$ 29,160	\$ 25,693	\$ 3,467+

Aggregate Resources and Liabilities of (59) National Banks in Montana, June 30, 1987, Compared with Report of (56) National Banks in Montana, June 30, 1986**

Figures In Thousands

	June 30, 1987	June 30, 1986	Decrease-Increase+
RESOURCES			
Cash and Banks	\$ 314,221	\$ 277,664	\$ 36,557+
Securities	809,962	585,673	224,289+
Funds Sold	905,783	970,610	64,827-
Loans, Discounts & Leases	1,816,298*	2,096,621*	280,323-
Premises, F&F	62,389	57,219	5,170+
Other Real Estate	26,013	24,625	1,388+
Other Assets	101,274	103,958	2,684-
	\$ 4,035,940	\$ 4,116,370	\$ 80,430-
LIABILITIES			
Total Deposits	\$ 3,341,547	\$ 3,082,479	\$ 259,068+
Funds Purchased	346,720	658,845	312,125-
Demand Notes	14,901	(0)	14,901+
Other Borrowed Funds	9,374	25,772	16,398-
Mortgages & Leases	8,900	11,185	2,285-
Other Liabilities	47,408	75,227	27,819-
Total Liabilities	\$ 3,768,850	\$ 3,853,508	\$ 84,658-
Sub. Notes & Debentures	10,339	14,980	4,641-
Preferred Stock	5,500	5,900	400-
Common Stock	90,688	79,210	11,478+
Surplus	96,741	84,036	12,705+
Undivided Prof. & Cap. Res.	63,822	78,736	14,914-
	\$ 4,035,940	\$ 4,116,370	\$ 80,430-
*After deduction of			
Loan Reserves	\$ 61,277	\$ 49,901	\$ 11,376+
Grand Total — All Banks in Montana	\$ 7,081,983	\$ 7,359,412	\$ 277,429-
**Data relating to National Banks obtained from Montana National Banks			

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1987	June 30, 1986
Loans and Leases as Percentage of Total Assets	53.64%	55.35%
Loans and Leases as Percentage of Total Deposits....	61.38%	63.64%
Capital and Reserve a/c's as Percentage of Total Assets	9.84%	9.79%
Capital and Reserve a/c's as Percentage of Total Deposits	11.26%	11.26%

NATIONAL BANKS	June 30, 1987	June 30, 1986
Loans and Leases as Percentage of Total Assets	45.83%	51.52%
Loans and Leases as Percentage of Total Deposits....	56.19%	69.64%
Capital and Reserve a/c's as Percentage of Total Assets	8.01%	7.51%
Capital and Reserve a/c's as Percentage of Total Deposits	9.83%	10.15%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathread Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Security Bank
	American Bank
	First Bank West Billings
	First Citizens Bank
	First Interstate Bank of
	Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter West Bank of Montana
	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
Cascade	Stockmens Bank (1)
Chesler	Liberty Bank of Montana
Chinook	Blaine Bank of Montana
Choctaw	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbia	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First Bank Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First Bank Fort Benton
Froid	First State Bank (1)
Glasgow	Treasure State Bank
Glendive	First Fidelity Bank
	First Security Bank (1)
Great Falls	Central Bank of Montana
	Eastside Bank of Montana
	First Interstate Bank of Great Falls (1)
	The Village Bank
Hamilton	Trust Corporation of Montana
	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Have	Citizens Bank of Montana
	First Security Bank (1)

Helena

	Bank of Montana
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co. Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalspell	First Security Bank
	Valley Bank of Kalspell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	Midstate Bank of Montana
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	Missoula Bank of Montana
	Montana Bank of South Missoula
	*Pension Trust Co.
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valer	Valer Bank of Montana
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

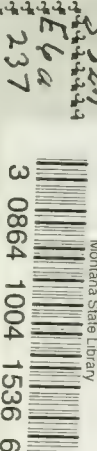
(1) Members Federal Reserve Bank

*Converted from National Charter 12-30-87
**Opened 9-8-87

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	First Bank Bozeman
	Montana Bank of Bozeman, N.A.
Butte	First Bank Butte, N.A.
	Miner's Bank of Montana, N.A.
	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.
	Glacier National Bank
Cut Bank	First National Bank
Dillon	Norwest Bank Dillon, N.A.
Eklatka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
	First Security Bank of Montana, N.A.
Glendive	First National Bank
	First Bank, N.A.
Great Falls	First Bank West, N.A.
	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Have	First Bank Have
Helena	First Bank Helena, N.A.
	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalspell	BankWest, N.A.
	First Interstate Bank of Kalspell, N.A.
	Norwest Bank Kalspell, N.A.
Lewistown	First Bank Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Miles City	First Bank Miles City
Missoula	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
	First Interstate Bank of Missoula
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richley	Richley National Bank
Roundup	Roundup
Sidney	Montana Bank of Roundup, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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No. 237

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

National Banks

December 31, 1987

MONTANA STATE LIBRARY
1515 E. 6th Ave.
HELENA, MONTANA 59601

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Fred Flanders	Department of Commerce
	Commissioner
	of Financial Institutions
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Alice Berg	Secretary
Pam Plovanc	Statistician

Aggregate Resources and Liabilities of (110) State Banks and (4) Trust Companies, Dec. 31, 1987, Compared with Report of (111) State Banks and (3) Trust Companies, Dec. 31, 1986

Figures In Thousands

RESOURCES	Dec. 31, 1987	Dec. 31, 1986	Decrease-Increase+
Cash and Banks	\$ 254,719	\$ 261,823	\$ 7,104-
Securities	959,050	871,506	87,544+
Funds Sold	219,258	274,365	55,107-
Loans, Discounts & Leases	1,547,231*	1,585,060*	37,829-
Premises, F&F	49,343	50,379	1,036-
Other Real Estate	25,395	24,203	1,192+
Other Assets	71,981	72,441	460-
Deferred Losses	1,329		1,329+
	\$ 3,128,306	\$ 3,139,777	\$ 11,471-

LIABILITIES

Total Deposits	\$ 2,778,999	\$ 2,792,135	\$ 13,136-
Funds Purchased	32,030	36,352	4,322-
Other Borrowed Funds	8,918	4,519	4,399+
Mortgages & Leases	2,828	3,895	1,067-
Other Liabilities	31,485	34,614	3,129-
Total Liabilities	\$ 2,854,260	\$ 2,871,515	\$ 17,255-
Sub. Notes & Debentures	1,062	1,312	250-
Common Stock	70,887	70,592	295+
Surplus	120,850	117,818	3,032+
Undivided Prof. & Cap. Res.	79,918	78,540	1,378+
Deferred Losses	1,329		1,329+
	\$ 3,128,306	\$ 3,139,777	\$ 11,471-

*After deduction of

Loan Reserves	\$ 29,177	\$ 26,194	\$ 2,983+
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Aggregate Resources and Liabilities of (58) National Banks in Montana, Dec. 31, 1987, Compared With Report of (58) National Banks in Montana, Dec. 31, 1986**

Figures In Thousands

RESOURCES	Dec. 31, 1987	Dec. 31, 1986	Decrease-Increase+
Cash and Banks	\$ 293,785	\$ 336,336	\$ 42,551-
Securities	888,421	751,138	137,283+
Funds Sold	1,018,306	922,231	96,075+
Loans, Discounts & Leases	1,760,397*	1,922,736*	162,339-
Premises, F&F	60,739	61,876	1,137-
Other Real Estate	18,154	24,654	6,500-
Other Assets	87,425	95,710	8,285-
Deferred Losses	360		360+
	\$ 4,127,587	\$ 4,114,681	\$ 12,906-

LIABILITIES

Total Deposits	\$ 3,403,413	\$ 3,333,163	\$ 70,250+
Funds Purchased	374,548	423,515	48,967-
Demand Notes	11,545	(0)	11,545+
Other Borrowed Funds	8,445	33,763	25,318-
Mortgages & Leases	7,270	9,083	1,813-
Other Liabilities	57,034	56,457	577+
Total Liabilities	\$ 3,862,255	\$ 3,855,981	\$ 6,274+
Sub. Notes & Debentures	10,021	10,403	382-
Preferred Stock	5,500	5,500	
Common Stock	89,613	83,438	6,175+
Surplus	95,201	94,393	808+
Undivided Prof. & Cap. Res.	64,637	64,966	329-
Deferred Losses	360		360+
	\$ 4,127,587	\$ 4,114,681	\$ 12,906+

*After deduction of

Loan Reserves	\$ 48,029	\$ 55,773	\$ 7,744-
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Grand Total — All Banks

In Montana	\$ 7,255,893	\$ 7,254,458	\$ 255,356-
------------------	--------------	--------------	-------------

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS

	Dec. 31, 1987	Dec. 31, 1986
Loans and Leases as Percentage of Total Assets	49.93%	50.89%
Loans and Leases as Percentage of Total Deposits	56.73%	57.71%
Capital and Reserve a/c's as Percentage of Total Assets	9.60%	9.30%
Capital and Reserve a/c's as Percentage of Total Deposits	10.91%	10.55%

NATIONAL BANKS

	Dec. 31, 1987	Dec. 31, 1986
Loans and Leases as Percentage of Total Assets	43.31%	47.44%
Loans and Leases as Percentage of Total Deposits	53.14%	59.36%
Capital and Reserve a/c's as Percentage of Total Assets	7.50%	7.54%
Capital and Reserve a/c's as Percentage of Total Deposits	9.21%	9.43%

Anaconda	Norwest Bank Anaconda-Butte, N.A.
Baker	Montana Bank of Baker, N.A.
Billings	First Bank, N.A.
	First Interstate Bank of Billings, N.A.
Bozeman	Norwest Bank Billings, N.A.
	First Bank Bozeman
Butte	Montana Bank of Bozeman, N.A.
	Blackfeet National Bank
Chinook	First Bank Butte, N.A.
	Montana Bank of Butte, N.A.
Circle	Western Bank of Chinook, N.A.
Columbia Falls	Montana Bank of Circle, N.A.
	First Citizens Bank, N.A.
Cut Bank	Glacier National Bank
Dillon	First National Bank
	Norwest Bank Dillon, N.A.
Elakaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glenlivet	First National Bank
Great Falls	First Bank, N.A.
	First Bank West, N.A.
Harlowton	Norwest Bank Great Falls, N.A.
Havre	Continental National Bank
Helena	First Bank Havre
	First Bank Helena, N.A.
Hinsdale	Norwest Bank Helena, N.A.
Hysham	First National Bank
Kalispell	First National Bank
	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
Lewistown	Norwest Bank Kalispell, N.A.
	First Bank Lewistown
Libby	Norwest Bank Lewistown, N.A.
Livingston	First National Bank
Miles City	First National Park Bank
Missoula	First Bank Miles City
	First Bank-Southside Missoula, N.A.
	First Bank-Western Montana, N.A.
Plains	First Interstate Bank of Missoula, N.A.
Plentywood	First National Bank
Red Lodge	Montana National Bank
	Montana Bank of Red Lodge, N.A.
Richey	United States National Bank
Roundup	Richey National Bank
Sidney	Montana Bank of Roundup, N.A.
	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	First National Bank & Trust
	Citizens First National Bank
	Western National Bank

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300 copies of this publication were produced at a unit cost of \$8.82 per copy, for a total cost of \$246.00 which includes the cost of the color plates.

Alice Berg Secretary
Pam Plovnic Statistician

Aggregate Resources and Liabilities of (112) State Banks and (4) Trust Companies, June 30, 1988, Compared with Report of (109) State Banks and (3) Trust Companies, June 30, 1987

Figures in Thousands

RESOURCES	June 30, 1988	June 30, 1987	Decrease- Increase+
Cash and Banks	\$ 253,695	\$ 235,726	\$ 17,969+
Securities	972,547	892,969	79,578+
Funds Sold	176,354	153,866	22,488+
Loans, Discounts & Leases	1,599,349*	1,620,233*	20,884-
Premises, F&F	50,269	49,282	987+
Other Real Estate	25,644	24,343	1,301+
Other Assets	72,926	69,624	3,302+
Deferred Losses	1,504		1,504+
	\$3,152,288	\$3,046,043	\$106,245+
LIABILITIES			
Total Deposits	\$2,784,629	\$2,687,009	\$ 97,620+
Funds Purchased	28,402	32,457	4,055-
Other Borrowed Funds	21,428	19,849	1,579+
Mortgages & Leases	3,259	3,110	149+
Other Liabilities	29,381	30,250	869-
Total Liabilities	\$2,867,099	\$2,772,675	\$ 94,424+
Sub. Notes & Debentures	918	1,228	310-
Common Stock	74,474	69,815	4,658+
Surplus	122,341	118,188	4,153+
Undivided Prof. & Cap. Res.	85,952	84,137	1,815+
Deferred Losses	1,504		1,504+
	\$3,152,288	\$3,046,043	\$106,245+
*After deduction of Loan Reserves	\$ 29,560	\$ 29,160	\$ 400+

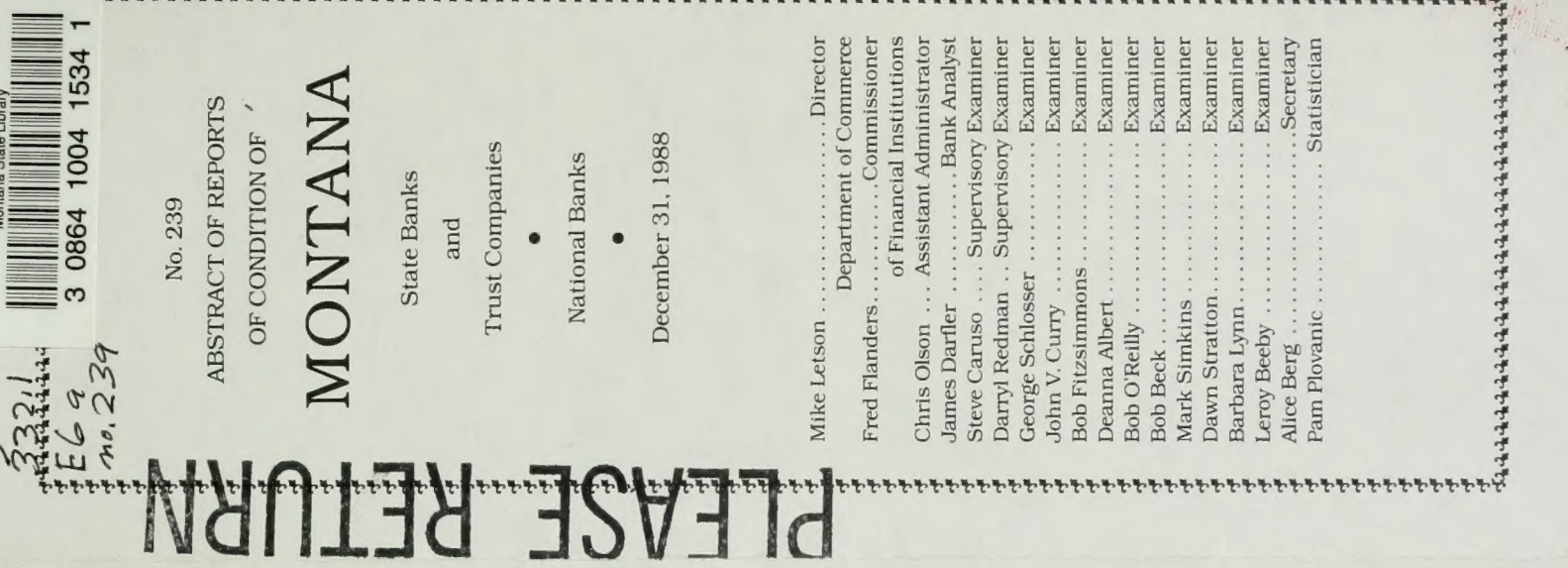
Aggregate Resources and Liabilities of (57) National Banks in Montana, June 30, 1988, Compared With Report of (59) National Banks in Montana, June 30, 1987**

Figures in Thousands

RESOURCES	June 30, 1988	June 30, 1987	Decrease- Increase+
Cash and Banks	\$ 250,996	\$ 314,221	\$ 63,225-
Securities	873,965	809,962	64,003+
Funds Sold	768,278	905,783	137,505-
Loans, Discounts & Leases	1,804,153*	1,816,298*	12,145-
Premises, F&F	60,079	62,389	2,310-
Other Real Estate	17,821	26,013	8,192-
Other Assets	82,867	101,274	18,407-
Deferred Losses	342		342+
	\$3,858,501	\$4,035,940	\$177,439-
LIABILITIES			
Total Deposits	\$3,273,188	\$3,341,547	\$ 68,359-
Funds Purchased	219,882	346,720	126,838-
Demand Notes	21,220	14,901	6,319+
Other Borrowed Funds	25,054	9,374	15,680+
Mortgages & Leases	7,172	8,900	1,728-
Other Liabilities	48,905	47,408	1,497+
Total Liabilities	\$3,595,421	\$3,768,850	\$173,429-
Sub. Notes & Debentures	9,955	10,339	384-
Preferred Stock	5,500	5,500	
Common Stock	88,338	90,688	2,350-
Surplus	94,077	96,741	2,664-
Undivided Prof. & Cap. Res.	64,868	63,822	1,046+
Deferred Losses	342		342+
	\$3,858,501	\$4,035,940	\$177,439-
*After deduction of Loan Reserves	\$ 49,091	\$ 61,277	\$ 12,186-
Grand Total — All Banks in Montana	\$6,904,544	\$7,081,983	\$177,439-
**Data relating to National Banks obtained from Montana National Banks			

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1988	June 30, 1987
Loans and Leases as Percentage of Total Assets	51.19%	53.64%
Loans and Leases as Percentage of Total Deposits	58.50%	61.38%
Capital and Reserve a/c's as Percentage of Total Assets	9.89%	9.84%
Capital and Reserve a/c's as Percentage of Total Deposits	11.30%	11.26%
NATIONAL BANKS	June 30, 1988	June 30, 1987
Loans and Leases as Percentage of Total Assets	47.43%	45.83%
Loans and Leases as Percentage of Total Deposits	56.62%	56.19%
Capital and Reserve a/c's as Percentage of Total Assets	7.99%	8.01%
Capital and Reserve a/c's as Percentage of Total Deposits	9.54%	9.83%



MONTANA STATE BANKS AND TRUST COMPANIES

- Absarokee Yellowstone Bank (1)
- Anaconda First Security Bank
- Ashland Cheyenne Western Bank (1)
- Baker The Bank of Baker
- Belgrade Valley Bank of Belgrade
- Belt Belt Valley Bank (1)
- Big Fork Flathead Bank
- Big Sandy Northern Bank of Montana
- Big Timber Citizens Bank & Trust Co. (1)
- Billings First Security Bank
- American Bank
- First Bank-West Billings
- First Citizens Bank
- Billings Heights
- First Interstate Bank of West Billings
- Montana Bank of Billings (1)
- Western Bank
- Yellowstone Bank (1)
- Boulder First Boulder Valley Bank
- Bozeman First Citizens Bank of Bozeman (1)
- First Security Bank
- Inter-West Bank of Montana
- Bridger Bank of Bridger
- Broadus Powder River Bank (1)
- Butte First Citizens Bank (1)
- Miners Bank of Montana
- Cascade Stockmens Bank (1)
- Chester Liberty Bank of Montana
- Chinook Blaine Bank of Montana
- Choteau Citizens State Bank (1)
- Colstrip First Interstate Bank
- Columbus The Yellowstone Bank (1)
- Conrad Farmers State Bank
- Culbertson Pondera Bank of Montana
- Cut Bank Culbertson State Bank (1)
- Deer Lodge First Interstate Bank of Glacier Co.
- First Security Bank
- Peoples Bank of Deer Lodge
- Farmers State Bank (1)
- Denton State Bank & Trust Co.
- Dillon Dutton State Bank
- Dutton First Madison Valley Bank
- Ennis Fairview Bank
- Fairview First State Bank of Forsyth
- Forsyth Montana Bank of Forsyth (1)
- Fort Benton First State Bank of Fort Benton
- Froid First State Bank (1)
- Glasgow First Security Bank of Montana
- Treasure State Bank
- Glendive First Fidelity Bank
- Great Falls First Security Bank (1)
- Central Bank of Montana
- Eastside Bank of Montana
- First Interstate Bank of Great Falls (1)
- The Village Bank of Great Falls
- Trust Corporation of Montana
- Citizens State Bank
- Ravalli County Bank (1)
- Hardin First Interstate Bank
- Little Horn State Bank
- Harlem Security State Bank
- Havre Citizens Bank of Montana
- First Security Bank (1)

- Helena Bank of Montana
- First Security Bank (1)
- First Trust Co. of Montana
- Norwest Capital Management & Trust Co., Montana
- The Valley Bank
- Garfield County Bank
- Jordan First Security Bank
- Kalispell Valley Bank of Kalispell
- First Security Bank (1)
- Laurel The Yellowstone Bank (1)
- Lewistown Midstate Bank of Montana
- Lincoln First Bank of Lincoln
- Livingston First Security Bank (1)
- Lolo Montana Bank of Livingston (1)
- Bitterroot Valley Bank
- Malta First Security Bank (1)
- First State Bank (1)
- Manhattan Manhattan State Bank
- Miles City First Interstate Bank
- Missoula First Security Bank & Trust Co.
- First Security Bank (1)
- Missoula Bank of Montana
- Montana Bank of South Missoula
- Pension Trust Co.
- Philipsburg Flint Creek Valley Bank (1)
- Plentywood Security State Bank
- Polson First Citizens Bank (1)
- Security State Bank (1)
- Poplar Traders State Bank
- Ronan Ronan State Bank (1)
- Valley Bank of Ronan (1)
- Roundup First Security Bank
- Rudyard Farmers Merchants Bank of Montana
- St. Ignatius Lake County Bank (1)
- Scobey Citizens State Bank
- Seeley Lake First Valley Bank (1)
- Shelby First State Bank
- Toole County State Bank
- Sheridan Bank of Sheridan
- Sidney 1st United Bank (1)
- Stanford Basin State Bank
- Stevensville First State Bank
- Superior Montana Bank of Mineral County
- Terry State Bank of Terry (1)
- Thompson Falls First State Bank of Thompson Falls
- Three Forks Security Bank of Three Forks
- Townsend State Bank of Townsend (1)
- Valier Valier Bank of Montana
- Victor Farmers State Bank (1)
- W. Yellowstone First Security Bank
- Whitefish Mountain Bank
- Whitehall Whitehall State Bank
- Worden Farmers State Bank (1)

(1) Members Federal Reserve Bank

- Absarokee United Bank of Absarokee, N.A.
- Anaconda Norwest Bank Anaconda-Butte, N.A.
- Baker Montana Bank of Baker, N.A.
- Billings First Bank, N.A.
- First Interstate Bank of Billings, N.A.
- Norwest Bank Billings, N.A.
- Bozeman First Bank Bozeman
- Montana Bank of Bozeman, N.A.
- Browning Blackfeet National Bank
- Butte First Bank Butte, N.A.
- Montana Bank of Butte, N.A.
- Chinook Western Bank of Chinook, N.A.
- Circle Montana Bank of Circle, N.A.
- Columbia Falls First Citizens Bank, N.A.
- Glacier National Bank
- Cut Bank First National Bank
- Dillon Norwest Bank Dillon, N.A.
- Ekalaka First National Bank
- Eureka First National Bank
- Fairfield First National Bank
- Geraldine First National Bank
- Glasgow First National Bank
- Glendive First National Bank
- Great Falls First Bank, N.A.
- First Bank West, N.A.
- Norwest Bank Great Falls, N.A.
- Harlowton Continental National Bank
- Havre First Bank Havre
- Helena First Bank Helena, N.A.
- Norwest Bank Helena, N.A.
- Hinsdale First National Bank
- Hysham First National Bank
- Kalispell BankWest, N.A.
- First Interstate Bank of Kalispell, N.A.
- Norwest Bank Kalispell, N.A.
- Lewistown First Bank Lewistown
- Libby First National Bank
- Livingston First National Park Bank
- Miles City First Bank Miles City
- Missoula First Bank-Southside Missoula, N.A.
- First Bank-Western Montana, N.A.
- First Interstate Bank of Missoula, N.A.
- Plains First National Bank
- Plentywood Montana National Bank
- Red Lodge Montana Bank of Red Lodge, N.A.
- United States National Bank
- Richey Richey National Bank
- Roundup Montana Bank of Roundup, N.A.
- Sidney Montana Bank of Sidney, N.A.
- The Richland National Bank & Trust
- Twin Bridges First National Bank
- Whitefish First National Bank
- White Sul. Sprgs. First National Bank
- Wibaux First National Bank & Trust
- Wolf Point Citizens First National Bank
- Western National Bank

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- Mike Letson Director
- Department of Commerce
- Fred Flanders Commissioner
- of Financial Institutions
- Chris Olson Assistant Administrator
- James Darfler Bank Analyst
- Steve Caruso Supervisory Examiner
- Darryl Redman Supervisory Examiner
- George Schlosser Examiner
- John V. Curry Examiner
- Bob Fitzsimmons Examiner
- Deanna Albert Examiner
- Bob O'Reilly Examiner
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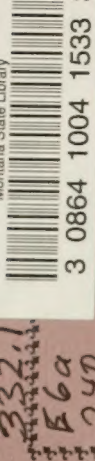
ABSTRACT OF REPORTS OF CONDITION OF MONTANA

No. 239

33211
E69
no. 239

State Banks
and
Trust Companies
National Banks

December 31, 1988



MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee Yellowstone Bank (1)
Anaconda First Security Bank
Ashland Cheyenne Western Bank (1)
Baker The Bank of Baker
Belgrade Valley Bank of Belgrade
Belt Belt Valley Bank (1)
Big Fork Flathead Bank
Big Sandy Northern Bank of Montana
Big Timber Citizens Bank & Trust Co. (1)
Billings First Security Bank
American Bank
First Bank-West Billings
First Citizens Bank
First Interstate Bank of
Billings Heights
First Interstate Bank of West Billings
Montana Bank of Billings (1)
Western Bank
Yellowstone Bank (1)
Boulder First Boulder Valley Bank
Bozeman First Citizens Bank of Bozeman (1)
First Security Bank
Inter-West Bank of Montana
Bank of Bridger
Broadus Powder River Bank (1)
Butte 1st Citizens Bank (1)
Miners Bank of Montana
Stockmens Bank (1)
Cascade
Chester Liberty Bank of Montana
Chinook Blaine Bank of Montana
Choteau Citizens State Bank (1)
Colstrip The Yellowstone Bank (1)
Columbus Farmers State Bank
Conrad Pondera Bank of Montana
Culbertson Culbertson State Bank (1)
Cut Bank First Interstate Bank of Glacier Co.
Deer Lodge First Security Bank
Peoples Bank of Deer Lodge
Farmers State Bank (1)
Denton State Bank & Trust Co.
Dillon Dutton State Bank
Ennis First Madison Valley Bank
Fairview Fairview Bank
Forsyth First State Bank of Forsyth
Montana Bank of Forsyth (1)
Fort Benton First State Bank of Fort Benton
Froid First State Bank (1)
Glasgow First Security Bank of Montana
Treasure State Bank
First Fidelity Bank
Glendive First Security Bank (1)
Great Falls Eastside Bank of Montana
First Interstate Bank of Great Falls (1)
The Village Bank of Great Falls
Trust Corporation of Montana
Citizens State Bank
Ravalli County Bank (1)
Hardin First Interstate Bank
Little Horn State Bank
Harlem Security State Bank
Havre Citizens Bank of Montana
First Security Bank (1)

Helena Bank of Montana
First Security Bank (1)
First Trust Co. of Montana
Norwest Capital Management & Trust Co., Montana
The Valley Bank
Jordan Garfield County Bank
Kallispell First Security Bank
Valley Bank of Kallispell
Laurel First Security Bank (1)
The Yellowstone Bank (1)
Lewistown Midstate Bank of Montana
Lincoln First Bank of Lincoln
Livingston First Security Bank (1)
Montana Bank of Livingston (1)
Lolo Bitterroot Valley Bank
Malta First Security Bank (1)
First State Bank (1)
Manhattan Manhattan State Bank
Miles City First Interstate Bank
First Security Bank & Trust Co.
Missoula First Security Bank (1)
Missoula Bank of Montana
Montana Bank of South Missoula
Pension Trust Co.
Phillipsburg Flint Creek Valley Bank (1)
Plentywood Security State Bank
Polson First Citizens Bank (1)
Security State Bank (1)
Poplar Traders State Bank
Ronan Ronan State Bank (1)
Valley Bank of Ronan (1)
Roundup First Security Bank
Rudyard Farmers Merchants Bank of Montana
St. Ignatius Lake County Bank (1)
Scobey Citizens State Bank
Seeley Lake First Valley Bank (1)
Shelby First State Bank
Toole County State Bank
Sheridan Bank of Sheridan
Sidney 1st United Bank (1)
Stanford Basin State Bank
Stevensville First State Bank
Superior Montana Bank of Mineral County
Terry State Bank of Terry (1)
Thompson Falls First State Bank of Thompson Falls
Three Forks Security Bank of Three Forks
Townsend State Bank of Townsend (1)
Valer Valler Bank of Montana
Victor Farmers State Bank (1)
W. Yellowstone First Security Bank
Whitefish Mountain Bank
Whitehall Whitehall State Bank
Worden Farmers State Bank (1)

(1) Members Federal Reserve Bank

*Name change effective 6-9-89
Valley Bank of Glasgow

MONTANA NATIONAL BANKS
Absarokee United Bank of Absarokee, N.A.
Anaconda Norwest Bank Anaconda-Butte, N.A.
Baker Montana Bank of Baker, N.A.
Billings First Bank, N.A.
First Interstate Bank of Billings, N.A.
Norwest Bank Billings, N.A.
Bozeman First Bank Bozeman
Montana Bank of Bozeman, N.A.
Browning Blackfeet National Bank
Butte First Bank Butte, N.A.
Montana Bank of Butte, N.A.
Chinook Western Bank of Chinook, N.A.
Circle Montana Bank of Circle, N.A.
Columbia Falls First Citizens Bank, N.A.
Glacier National Bank
Cut Bank First National Bank
Dillon Norwest Bank Dillon, N.A.
Ekalaka First National Bank
Eureka First National Bank
Fairfield First National Bank
Geraldine First National Bank
Glasgow First National Bank
Glendive First National Bank
Great Falls First Bank, N.A.
First Bank West, N.A.
Norwest Bank Great Falls, N.A.
Harlowton Continental National Bank
Havre First Bank Havre
Helena First Bank Helena, N.A.
Norwest Bank Helena, N.A.
Hinsdale First National Bank
Hysham First National Bank
Kallispell BankWest, N.A.
First Interstate Bank of Kallispell, N.A.
Norwest Bank Kallispell, N.A.
Lewistown First Bank Lewistown
Norwest Bank Lewistown, N.A.
Libby First National Bank
Livingston First National Park Bank
Miles City First Bank Miles City
Missoula First Bank-Southside Missoula, N.A.
First Bank-Western Montana, N.A.
Plains First Interstate Bank of Missoula, N.A.
First National Bank
Plentywood Montana National Bank
Red Lodge Montana Bank of Red Lodge, N.A.
United States National Bank
Richey Richey National Bank
Roundup Montana Bank of Roundup, N.A.
Sidney Montana Bank of Sidney, N.A.
The Richland National Bank & Trust
Twin Bridges First National Bank
Whitefish First National Bank
White Sul. Sprgs. First National Bank
Wibaux First National Bank & Trust
Wolf Point Citizens First National Bank
Western National Bank

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ABSTRACT OF REPORTS
OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

National Banks

June 30, 1989

HELENA OFFICE STAFF

Mike Letson Director
Department of Commerce
Fred Flanders Commissioner
of Financial Institutions
Chris Olson Assistant Administrator
James Darfler Bank Analyst
Alice Berg Secretary
Pam Plovanic Statistician

HELENA AREA EXAMINERS

Steve Carruso Supervisory Examiner
George Schlosser Examiner
John V. Curry Examiner
Bob Fitzsimmons Examiner
Deanna Albert Examiner
Bob O'Reilly Examiner
Bob Beck Examiner

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STATE DOCUMENTS COLLECTION

OCT 10 1989

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Aggregate Resources and Liabilities of (111) State Banks and (4) Trust Companies, December 31, 1989, Compared with Report of (112) State Banks and (4) Trust Companies, December 31, 1988
Figures in Thousands

RESOURCES	Dec. 31, 1989	Dec. 31, 1988	Increase- Decrease+
Cash and Banks	\$ 251,276	\$ 279,387	\$ 28,111-
Securities	1,057,561	1,072,969	15,408-
Funds Sold	221,579	258,124	36,545-
Loans, Discounts & Leases	1,632,261*	1,547,200*	85,061+
Assets Held in Trd. Accts.		2,297	2,297-
Premises, F&F	48,480	49,005	525-
Other Real Estate	21,130	26,517	5,387-
Other Assets	75,653	72,411	3,242+
Deferred Losses		1,354	1,354-
	<u>\$3,307,940</u>	<u>\$3,309,264</u>	<u>\$1,324-</u>
LIABILITIES			
Total Deposits	\$2,910,900	\$2,947,694	\$ 36,794-
Funds Purchased	42,412	27,261	15,151+
Other Borrowed Funds	6,321	8,747	2,426-
Mortgages & Leases	3,456	4,126	670-
Other Liabilities	39,232	32,752	6,480+
Total Liabilities	<u>\$3,002,321</u>	<u>\$3,020,580</u>	<u>\$ 18,259-</u>
Sub. Notes & Debentures	174	890	716-
Common Stock	73,049	74,397	1,348-
Surplus	125,390	124,543	847+
Undivided Prof. & Cap. Res.	107,006	87,500	19,506+
Deferred Losses		1,354	1,354-
	<u>\$3,307,940</u>	<u>\$3,309,264</u>	<u>\$1,324-</u>
*After deduction of Loan Reserves	\$ 29,157	\$ 29,096	\$ 61+

Aggregate Resources and Liabilities of (56) National Banks in Montana, December 31, 1989, Compared with Report of (57) National Banks in Montana, December 31, 1988**
Figures in Thousands

RESOURCES	Dec. 31, 1989	Dec. 31, 1988	Increase- Decrease+
Cash and Banks	\$ 257,108	\$ 282,236	\$ 25,128-
Securities	791,570	911,054	119,484-
Funds Sold	785,489	810,774	25,285-
Loans, Discounts & Leases	1,775,642*	1,611,699*	163,943+
Assets Held in Trd. Accts.		10,928	10,928-
Premises, F&F	59,024	54,802	4,222+
Other Real Estate	12,231	16,001	3,770-
Other Assets	62,186	71,754	9,568-
Deferred Losses	1,550	2,048	498-
	<u>\$3,744,800</u>	<u>\$3,771,296</u>	<u>\$26,496-</u>
LIABILITIES			
Total Deposits	\$3,235,776	\$3,181,357	\$ 54,419+
Funds Purchased	168,457	261,984	93,527-
Demand Notes	1,484	16,345	14,861-
Other Borrowed Funds	14,194	9,288	4,906+
Mortgages & Leases	6,164	6,657	493-
Other Liabilities	61,192	52,114	9,078+
Total Liabilities	<u>\$3,487,267</u>	<u>\$3,527,745</u>	<u>\$ 40,478-</u>
Sub. Notes & Debentures	14,304	15,987	1,683-
Preferred Stock	5,500	5,500	
Common Stock	88,087	88,338	251-
Surplus	111,469	111,016	453+
Undivided Prof. & Cap. Res.	36,623	20,662	15,961+
Deferred Losses	1,550	2,048	498-
	<u>\$3,744,800</u>	<u>\$3,771,296</u>	<u>\$ 26,496-</u>
*After deduction of Loan Reserves	\$ 40,794	\$ 45,040	\$ 4,246-
Grand Total — All Banks in Montana	\$7,052,740	\$7,080,560	\$ 26,496-

**Data relating to National Banks obtained from Montana National Banks

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1989	Dec. 31, 1988
Loans and Leases as Percentage of Total Assets	49.79%	47.22%
Loans and Leases as Percentage of Total Deposits.....	57.08%	53.48%
Capital and Reserve a/c's as Percentage of Total Assets	10.03%	9.52%
Capital and Reserve a/c's as Percentage of Total Deposits	11.50%	10.78%

NATIONAL BANKS	Dec. 31, 1989	Dec. 31, 1988
Loans and Leases as Percentage of Total Assets	47.98%	43.41%
Loans and Leases as Percentage of Total Deposits.....	56.14%	52.08%
Capital and Reserve a/c's as Percentage of Total Assets	7.88%	7.56%
Capital and Reserve a/c's as Percentage of Total Deposits	9.22%	9.07%